

Thirty-fifth Annual Report



1918

The
Portage la Prairie
farmers Mutual fire
Insurance
Co'y.

Thirty-Fifth Annual Report

of the

Portage la Prairie Farmers' Mutual Fire Insurance Company

From January 1st, 1918, to

December 31st, 1918.



Officers

President William Fulton

Vice-President E. H. Muir

Inspector and Valuator T. H. Lamont

Manager and Secretary Stratton Whitaker

Directors

William Fulton, E. H. Muir, M. G. Tidsbury,

A. T. Smith, Jas. McKenzie, P. D.

McArthur, Jos. W. Yuill.

Directors' Report

THE DIRECTORS have pleasure in submitting herewith their Thirty-fifth Annual Report, showing statement of the Receipts and Expenditures of the Company as at the 31st of December, 1918, together with the Assets, Liabilities and Summary of Business for the Year ending on that date.

New Business During the year applications were received and policies were issued for \$17,700,449.00, being an increase over the year 1917 of \$6,049,574.00. This increase exceeds that of any previous year ; thus maintaining the progressive record of the Company.

Business in Force The total insurance in force now amounts to \$43,933,766.00.

The Assets The Assets of the Company show an increase of \$148,422.67, for the year, and now amount to \$789,496.98.

Investments The Company made a further investment in Dominion War Loans of \$20,000.00, bringing the total amount invested in War Loans to \$50,000.00. This investment was deemed advisable not only from a patriotic stand, but also from a business point of view, as on

account of the tremendous amount of Insurance in force it was essential to increase our cash assets ; then again, the additional receipts from the interest earned help to offset the general expense.

Loss Claims have been paid during the past
Claims year amounting to \$68,477.72, being a decrease of \$17,670.35. Although the loss claims are still high, we consider that the decrease is partially due to careful Inspecting and Adjusting.

General We would like to draw to the attention
Remarks of the policy - holders that through the great progress made in the last several years, this Company is not only the oldest Mutual in the West, but is also the largest and strongest in Manitoba, and the second largest in the Dominion of Canada. Our business is confined entirely to this Province.

Manage- We wish to record our appreciation of
ment, the Management, Staff and Agents for
Staff, and their faithful services throughout the
Agents past, and we consider that the success of the Company is due to their untiring efforts.

WILLIAM FULTON,
President.
STRATTON WHITAKER,
Treasurer.

Financial Statement

Receipts

Balance in Bank Dec. 31, 1917	\$ 68,032.72
1918 Assessment.....	128,575.45
Prior Assessment	13,964.80
Cash Premiums	2,958.90
Interest on Deposits.	1,364.60
Interest on War Loans.....	1,550.00
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	\$216,446.47
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Expenditure

Loss Claims.....	\$68,477.72
Investment, 2nd Victory Bonds.....	28,910.80
Commission to Agents.....	22,092.80
Commission on Collection and Ex...	416.35
Law Costs.....	20.15
Fuel, Light and Water....	574.10
Investigation and Adjust't of Claims	2,207.85
License Fee	50.00
Rent and Taxes	248.81
Salaries, Directors' Fees & Auditing	11,150.90
Printing, Stationery and Advertising	1,986.60
Postage, Telegrams and Express...	2,147.98
Bldg, Furniture and Office Expense	1,278.00
Caretaking and Maintenance	280.00
Grant to Pres. & War Bonus to staff	1,141.50
Refund of Premiums.....	103.80
Re-insurance....	470.80
Treasurer's Bond and Ins. on Bldg.	110.50
Balance in Bank.....	74,777.81
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	\$216,446.47
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For the Year 1918

Assets

Bal. of Premium Notes Dec. 31, 1918	\$636,755.90
Cash in Bank	74,777.81
Dominion War Loan	50,000.00
1918 Assessment unpaid	15,346.74
Office Building, Site and Furniture	12,616.53
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	\$789,496.98
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Liabilities

Reserve for Cash Premiums paid in advance	\$4,477.95
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	\$4,477.95
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Summary of 1918 Business

Premium Notes Assessed Oct. 1, 1918	\$822,412.55
17½ per cent. of same	143,922.19
Collected as per receipts \$128,575.45	
Outstanding Dec. 31, '18 15,346.74	143,922.19
 Insurance Written during 1918	 \$17,700,449.00
Increase for the Year 1918	\$ 6,049,575.00
 Total Amount of Business in Force, \$43,933,761.00	

Auditor's Report

902 Paris Block,
Winnipeg, Man., Jan. 10, 1919

To the President and Directors
Portage la Prairie Farmers Mutual Fire Ins. Co.,
Portage la Prairie, Man.

Gentlemen, —

I beg to advise having audited the Company's books continuously throughout the year, and now completed to December 31st, 1918.

The Cash Book and Registers have been carefully checked, and I hereby certify that the cash on hand, amounting to \$74,777.81, is on deposit in the Merchants Bank of Canada.

Vouchers have been produced for all payments and passed by the Board of Directors.

The War Bond Security, amounting to \$50,000.00, have been verified, and were in the Company's vault on the above date. The bonds represented by the payment of \$20,000.00 during 1918 have not been handed over to the Company yet by the Government.

The accompanying statement of "Receipts and Payments" and "Assets and Liabilities" agrees with the books, and I believe correctly represents the position of the Company on December 31st, 1918.

Yours respectfully,

C. D. CORBOULD,

CDC-T.

Chartered Accountant.

Insurance "Donts"

A few things that should not be done, the following out of which will not only help to protect you from loss, but will help to reduce the immense fire loss that occurs annually in Manitoba, consequently reducing your premium.

DON'T overvalue your property when placing insurance.

DON'T start fires in stoves, furnaces or fireplaces unless you are sure the flues and chimneys are clean.

DON'T allow a stove pipe to come in contact with wood. Use cement, tin or galvanized iron where the pipe goes through.

DON'T leave your home with a lamp burning or turned down low.

DON'T wash clothing or other articles in gasoline, benzine, or naphtha, nor allow it kept in your house.

DON'T throw water on flames caused by burning gasoline, benzine, naphtha or coal oil, as it spreads the flames. Smother it with a rug or covering of some kind.

DON'T use any but the safety match; any others are dangerous.


DON'T permit children to play with matches or start bonfires.

DON'T forget that your assessment is due on November 1st of each year.

The Enclosed Red Label

is to be placed on your calendar as indicated below. It will then remind you of the date on which your assessment becomes due.

NOVEMBER

SUN.	MON.	TUE.	WED.	THU.	FRI.	SAT.
						
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23 30	24	25	26	27	28	29

Please Remember

All assessment notices are sent out from the head office not later than October the first of any one year, so that if you do not receive your notice of assessment before Oct. 15th be sure and write the Company at once. Don't wait until Nov. 30th to write us, as in case of loss after that date you would not receive any benefit from the Company. We are just as anxious to pay the losses as you are to receive the money.

Honorary Presidents

Thomas Sissons	Portage la Prairie
William Wishart	Portage la Prairie

Honorary Directors

W. W. Fraser	Emerson
Jas. A. Stephens	Gladstone
C. J. Meadows	Rapid City
J. H. McClure	Balmoral
John Morphy	Miami
Peter Campbell	Carman
J. Johnson	Boissevain
Wm. McKenzie	Glenboro
W. J. Stevens	Hamiota
Frank Scammel	Treherne
Geo. Lawrence	Killarney
Free Larter	Parkdale
Peter Broadfoot	Gladstone
E. Porter	Morris
Robert Owens	Manitou
Finlay Robertson	Kawende
A. J. Cotton	Harlington
J. W. Scallion	Virden
Thos. E. Wallace	Portage la Prairie
Jas. R. Gugin	Minnedosa
John Kerman	McAulay
Edgar W. Alexander	Decker
James Sinclair	Oak River

Application and Policy

When renewing your insurance or taking out insurance in this Company, be sure and read your application or have the agent read it to you, and point out the various clauses and explain each one thoroughly, so that you will understand exactly what benefits you obtain under your policy before signing the application. It is then just as necessary for you to read your policy, as the policy conforms to the Manitoba statutes, and is governed by the Mutual Insurance Act.



Gasoline Dangers

“Do you know,” says George H. Stowe, that one gallon of gasoline properly mixed with air and compressed is equal to eighty-three pounds of dynamite in explosive force? What makes gasoline particularly dangerous is the fact that it is more rapidly ignited and exploded than dynamite. One can never be too careful in handling gasoline under any and all circumstances.

Fire Losses

George Padfield	Decker	\$ 513.48
John W. Sutton	Makinak	36.00
Jos. Rousseau	Makinak	16.00
A. S. McPeake	Benito	100.00
G. Schmidt	Lowe Farm	300.00
S. & Rachael Gibson ...	Emerson	51.65
Jennie E. Huddlestone	Woodside	1,000.00
J. W. McMaster	P. la Prairie..	1,540.10
E. E. Lefebre	Camper	200.00
E. Evans	Brandon	500.00
William Johnson	Roblin	50.00
Robt. Ferguson Estate	Virden	100.00
W. J. Higgins	Hartney	71.50
Dixon Garnett	Glenboro	17.10
Robert Scott	P. La Prairie..	5.65
D. Fryzon	Arborg	300.00
T. W. Brady	Winnipeg	800.00
Rich. Davies	Blackdale	900.00
William Atkinson	Mt. Royal	1,330.00
Denore School	Sanford	962.00
D. G. Stoddart	Ninga	10.00
S. B. Swanton Estate ..	Dauphin	25.00
Samuel Turner	Beausejour	20.00
Poersch School	Brunkild	80.00
C. Deslaurier	Bluff Creek	30.00
H. G. Cleave	Bal. of claim..	259.60
John Elder	Swan Lake	1,300.00
Alex. J. Leslie	Carberry	150.00
W. J. Dickie	Gunton	116.10

T. B. Heaton	Spear Hill	16.60
W. T. Burnett	Graysville	500.00
E. L. Holden	Benito	206.00
Mrs. C. Bodtcher	Deepdale	40.00
L. M. Lefroy	Bridge Creek	10.00
Country Club	P. la Prairie ..	500.00
C. C. Heighway	Roblin	753.35
W. Leschuk	Rembrandt	63.30
P. H. Cox	Bagot	15.00
Lavina Grimes	Selkirk	5.65
Rebecca Loree	Winnipeg	550.00
Hurton Bros.	Carman	173.65
J. A. Wolfe	Dufrost	1,037.10
H. C. Hutchison	Ashville	53.80
Margaret C. McRae	Beaver	150.00
George Elliott	Eriksdale	275.00
R. Hazleman	Eriksdale	221.25
H. Leowen	Grahamdale ..	458.60
Percy M. Burrows	Bield	66.65
Oscar Moe	Waskada	1,000.00
Jas. Nelson	E. Selkirk	165.00
A. J. Epps	Roland	55.55
N. E. McCallum	Roland	7.20
W. D. Hird	Treherne	9.60
Jas. A. Wilks	Austin	400.00
T. H. Conner	Killarney	500.00
Robert Wilson	Gilbert Plains ..	40.00
William Henders	Treherne	4,086.35
Williams & Muir	P. la Prairie ..	100.00
A. T. Hainsworth	Deloraine	2,017.50
Frank McKierman	Laurier	245.25
K. Pruden	Kinosota	200.00

Ben Whitmore	Kinosota	176.40
M. Smyczyc	Gilbert Plains	550.00
J. T. Ringrose	Fisher Branch	13.00
William G. Froom	Carberry	1,224.00
J. H. Moir	R. R. No. 4 ..	
	Winnipeg ..	23.55
W. J. Cowan	Winnipeg	1,500.00
Harry Robertshaw	Addingham	100.00
Lillian A. Murray	Sidney	10.00
William Sutherland	Gilbert Plains	200.00
Syd. Orrock	Treherne	155.80
Fred G. Wait	Morris	397.80
W. J. Crawford	Dauphin	450.00
John Roga	Pleas't Home	761.65
George Kipling	Sinclair	18.00
W. J. L. Waggner	Roblin	50.00
John Loptson	Leifur	100.00
John Wintiuk	Winnipeg	25.00
Dave Love	Oakland	10.00
Alex. Nellis	Ashville	400.00
John Burton	Deepdale	200.00
G. M. Smith	R. R. No. 2 ..	
	Winnipeg ..	1,295.80
C. A. Delarogue	Warrenton	81.00
J. H. Paulson	Lundar	22.00
W. H. Haggard	Purves	1,741.00
P. J. Martin	Teulon	100.00
Jas. Carroll	Carman	200.00
A. Smerchanski	Melonton	282.50
Ed. Thurley	Gilbert Plains	17.30
John Crawford	Neepawa	400.00
S. Swanson & Son	Glenboro	385.05

Dr. L. B. Wilmott	Roblin	25.00
Grainsby School	Dropmore	900.00
C. B. Beardsley	Beaconsfield	24.90
Albert Ayotte	St. Jean	241.30
W. A. Stewart	Lillyfield	200.00
George H. Babkirk	Oatfield	89.60
E. G. J. Bjornson	Cypress River	40.00
M. Mathews	Drift. River ..	200.00
J. C. B. Inkster	Margaret	130.00
J. P. Owens	High Bluff	3,000.00
T. K. Erikson	Pebble Beach	450.00
Paul Tymczyn	Komarno	443.95
F. C. Pe cover	Burnside	5.35
Alex. Marchuk	Rembrandt	122.92
Samuel Gibson	Emerson	870.00
S. & R. E. Gibson	Emerson	600.00
M. Molonowski	Rembrandt	218.62
M. Sytar	Janow	330.00
N. Matichison	Drift. River ..	500.00
Jabez Oke	Boissevain	2,000.00
Gladstone School	Gladstone	1,700.00
M. Doland	Winnipeg	20.45
Ladies Society of Idun ..	Wpg. Beach ..	5.00
Robert Russell	Morris	8.00
Chas. Manness	Osborne	221.15
A. Normandeau	St. Anne	330.10
Nettie Biglow	Holland	5.15
John A. Squires	Rosebank	600.00
S. Frizzley	Rossendale	2.50
Chas. Alderson	Benito	59.40
F. R. Mitchell	Minitonas	100.00

Ossowa School	Poplar Point..	5.00
L. E. Flanders	McCreary	769.05
Urban Lowes	Willen	250.85
Ellsmith School	Bagot	174.25
Archie McDairmid	Gladstone ...	14.95
Total		\$50,253.92

Lightning Losses

J. W. Storms	Emerson	\$ 20.00
Hugh Campbell	Franklin	10.00
John R. Day	Dand	150.00
M. McGregor	Carman	26.65
Jas. Milne	Oak Lake	13.30
A. T. Murray	Virden	26.65
Thos. Tapp	Virden	66.65
Dr. J. W. Manchester ..	Winnipeg	45.00
A. Traill	Sinclair	66.65
H. Johnson	Ebor	40.00
F. K. Montgomery	Virden	30.00
William Martin	McGregor	36.65
Ed. Drain	Reaburn	133.30
John R. McDougall	Plumas	100.00
J. A. Fraser	Sinclair	66.65
V. G. H. Luesing	Melita	120.00
William Meilicki	Morden	33.30
T. J. Pentland	Justice	30.00
R. Eyalfson	Lundar	43.30
J. W. Cordon	Miami	116.65
Chas. A. Nash	Reston	100.00

R. Crookshanks	Petersfield	20.00
Geo. W. Smith	Virden	30.00
Jas. Moore	Douglas	150.00
Hugh McLeod	Mather	15.00
Jas. Aikenhead	Hartney	26.65
T. F. Hyde	Marquette	33.30
William Johnson	Elkhorn	50.00
Alex. Davidson	Sperling	158.30
H. C. Budd	Minnedosa	100.00
Herbert Southcoat	Woodnorth	14.00
Thos. Lemay	Letellier	1,392.75
Chas. Cannon	Belmont	50.00
W. H. Butler	Arden	150.00
K. E. Fjeldsted	Lundar	40.00
Jas. Robertson	Benito	25.00
N. E. West	Benito	125.00
George Padfield	Decker	125.00
Peter Meand	Margaret	50.00
W. Mickle	Pilot Mound ..	50.00
Andrew Jamieson	Cordova	43.25
John Good	Stonewall	8.80
John Bickerton	Elkhorn	100.00
C. Cunnington	Woodland	50.00
W. R. Childerhose	Rosser	1,182.15
W. O. Beckett	Pilot Mound ..	233.30
John Stewart	Woodmore	50.00
J. F. Batten	Woodmore	50.00
Fisher Bros.	St. Jean	48.00
H. Bellerive	St. Elizabeth ..	10.00
Jas. A. Young	Cypress River ..	6.00
William Steinke	McTavish	1,498.40
M. Maksymyk	Komarno	161.55

J. H. Lytle	P. la Prairie ..	8.50
S. Sadler	Elgin	1,783.25
Jos. Landry	Morris	100.00
Jos. McElroy	Darlingford ..	106.65
William Maloney	Ninette	83.30
J. G. Gray	Virden	40.00
H. Moody	Winnipeg	73.30
W. Goodbrand	Belmont	18.00
J. W. Dunfield	P. la Prairie ..	16.65
George W. Edwards	Eden	32.00
Thos. Barwick	Desford	150.00
Geo. Crookshanks	Stonewall	26.65
William Shanks	Dacotah	10.00
Mal McRae	Ridgley	40.00
B. F. Murray	Stonewall	215.55
La Rivierre School	La Rivierre	9.15
Chas. H. Eden	Petersfield	100.00
Alfred Stott	Brandon	150.00
Nicholos Wayte	Glenboro	66.65
D. McFadyen	Eden	50.00
G. W. Abrey	Menteith	116.65
Chas. Nutt	Poplar Point..	83.30
Robert Crookshanks	Petersfield	80.00
W. Mickle	Pilot Mound ..	40.00
T. L. Healey	Mountainside ..	30.00
J. C. Way	Treherne	600.00
John Metcalfe	MacDonald	20.25
W. P. Middleton	Brandon	122.75
William Leckie	Ladysmith	127.00
Henry Snarr	Morris	18.20
C. R. Forrester	Emerson	46.65
Mrs. T. G. Moorhead	Hollywood	172.90

Total\$11,858.55

Wind Losses

Phipps & Hearn	Brandon	\$ 47.80
John H. Bray	Kawende	29.50
Ed. Thorley	Gilbert Plains	24.50
Jas. Saxbee	Elkdale	229.75
C. H. Roch	R. R. No. 2. Winnipeg ..	13.00
Alf. Butterfield	Eden	39.80
J. H. Robertson	Whitewater ..	27.00
Dr. T. J. Lamont	Treherne	25.00
Richard Coleman	Manson	75.25
W. G. Buchley	Brandon	33.30
William Lipsey	Elkhorn	14.15
Thos. Smith	Lenore	22.50
Syd. Orrock	Treherne	15.00
Jas. H. Lytle	Roland	10.00
Russell Griffiths	Roseisle	300.00
Jas. McCausland	Boissevain	236.60
H. M. Johnston	Elton	32.15
Wilfred School	Gilbert Plains	11.55
W. J. Stewart	Harlington	25.00
T. H. Guilford	Clearwater	10.00
Elijah L. Martin	Minitonas	175.00
E. Nadeau	St. Joseph	35.00
J. G. B. Sloane	Roland	10.00
Mary Wakely	Roland	11.20
William L. Coulthart	Kenville	38.10
W. E. Stainer	Swan River ..	100.00
E. Rollins	Crystal City ..	14.65
Frank A. Teskey	Winnipeg	50.00

R. R. Johnstone	Minitonas	139.50
Newton Dunn	Carman	17.95
H. C. Josephson	Bru	76.05
Jas. A. Switzer	Manson	20.90
E. Lynes	Purves	25.85
P. B. Barter	Crystal City ..	75.00
Jas. McLeod	Swan River ..	25.00
Jas. L. Thompson	Beulah	13.75
Basil H. Bell	Whitewater ..	41.25
George Hayes	Minitonas	500.00
Simon Hunter	Minitonas	48.35
W. J. Henderson	Minitonas	34.50
Robert H. Riggs	Morden	20.60
Geo. Goodbrand	Belmont	11.00
J. H. Budd	Somerset	20.50
Albert E. Davis	P. la Prairie ..	15.80
J. W. Drysdale	Neepawa	300.00
Robt. Humphrey Estate	Holland	11.45
Thos. McClay	Belmont	11.00
Francois Brick	Des Lourdes..	56.95
H. H. Hemingson	Manson	15.45
Janet Thompson	Rosebank	15.90
Eliza Linton	Ochre River ..	25.00
Arthur Havard	Altamont	20.00
L. P. Lamb	Mayfield	32.60
Jas. Carruthers	Gladstone	65.90
Mrs. Jas. Dale	Glenboro	10.10
Geo. R. Thair	Glenboro	12.30
J. N. Bell	Gilbert Plains	17.85
M. G. Ruston	Cypress Riv...	67.20
A. J. Cotton	Harlington	383.10
J. H. Douglass	Swan River ..	252.75

Jas. W. Lambert	Swan River ..	18.25
St. Josephs School	St. Joseph	44.15
Methodist Church	Holland	69.95
W. A. & Mary Johnston	Stonewall	550.00
Mrs. W. J. Little	Balmoral	12.50
G. W. Gardiner	Elkhorn	20.00
C. Beckstead	Teulon	356.65
R. J. Shiel	Dauphin	366.65
Geo. J. Pangborn	Virden	14.95
M. Demchuk	Ethelbert	11.50
R. H. Smith	Souris	24.50
P. S. Dawley	Carroll	82.50
F. N. Pascoe	Killarney	20.10
J. O. Stacey	Clandeboye	14.00
John S. Greaves	Boissevain	19.50
D. W. Anderson	Forrest	16.75
J. R. Sherman	Souris	29.50
A. B. Murray	Lyleton	45.00
W. D. Vansickle	Swan River ..	47.90
Alex. J. McCulloch	Souris	29.25
J. W. Cameron	Durban	15.00
A. R. Manshreck	Deloraine	88.60
W. J. Baker	Brandon	10.00
J. K. Nelson	Carberry	58.60
I. Frederickson	Antler	62.00
Jennie Wilton	Glenboro	81.20
Chas. Carlson	Whitewater	33.85
A. M. Martin	St. Joseph	25.00
	Notre Dame	
Th. Bibault	des Lourdes ..	10.90
Andrew Lytle	Swan Lake	81.65
W. A. Latimer	Boissevain	40.50
Alex. Dow	Oaklands	25.00

Total\$ 6,365.25

\$ 17	tidings	
" 15	Roofing	
" 19	Roof Lumber	
14	To clear	0 0 0 0 0 0
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1.8		7
0 0 8 7		0 0 4 6
<hr/>		
7		0 9
2400		0 7

W. G. PICKELL
 PRINTER AND PUBLISHER
 PORTAGE LA PRAIRIE
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